



Greater access. Cleaner energy. A brighter tomorrow.

Low-Income Distributed Generation Program for Residential Properties



What is Illinois Solar for All?

The Illinois Solar for All (ILSFA) program provides greater access to the clean energy economy and solar energy to low-income households, non-profit organizations, and public facilities across the state through incentives that help make solar installations more affordable. The ILSFA Low-Income Distributed Generation sub-program provides incentives for new solar generation systems serving and located at residential properties occupied by low-income households.

Who can participate?

- **Single-family residential properties:** Occupied by households with an income of 80% or less of Area Median Income (AMI).
- **Multifamily residential, two- to four-unit properties:** At least two units occupied by households with incomes of 80% or less of AMI.
- **Multifamily residential, five-unit or larger properties:** At least half of units occupied by households with incomes of 80% or less of AMI.

Income eligibility must be verified by the Approved Vendor and validated by the Program Administrator. Several methods are allowed for income verification.

If participants are not eligible for ILSFA, the Illinois Shines program may be an option. Visit www.IllinoisShines.com for more information.

How does the program work?

All ILSFA projects are developed by Approved Vendors. Approved Vendors are vetted and approved by the Program Administrator and must meet rigorous program requirements, including quality workmanship, participant savings, and consumer protections. If you are interested in participating in ILSFA, you must work through an Approved Vendor.

The Illinois Solar for All program is administered by Elevate Energy on behalf of the Illinois Power Agency, an independent state government agency. This brochure is designed primarily for customers of Ameren Illinois Company, Commonwealth Edison Company, and MidAmerican Energy Company. For consumers in an electric cooperative, municipal utility, or Mt. Carmel Public Utility territories, some policies — such as net metering — may vary. Contact those utilities for details.

What is net metering?

Net metering is an agreement between you and your electricity supplier. A net metering agreement allows you to sell back any excess energy generated but not used at your home to your supplier each month with each kilowatt-hour (kWh) you sell appearing as a credit on your electricity bill.

What are the financing and ownership options when installing solar?

Every solar project is different. Participants should understand their options, including costs and anticipated savings. While there are many different options, these are the most common:

Panel purchase

Participants purchase panels and the energy produced from those panels is credited on their electricity bill. Approved Vendors must ensure that the purchase agreement has no upfront costs and any loan or financing agreement meets minimum savings requirements.

Panel lease

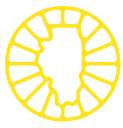
Participants lease panels and the energy produced from those panels is credited on their electricity bill. The lease agreement must have no upfront costs and meet minimum savings requirements.

Power purchase agreement

Participants purchase electricity from the system owner at a set rate per kWh. The power purchase agreement must have no upfront costs and meet minimum savings requirements.

Savings

ILSFA ensures that all qualified participants see savings by requiring that your costs and fees are no more than half of the value you see coming from the energy produced from the onsite solar array.



Illinois Solar for All

For example, if you pay an average rate of 12 cents per kWh for your electricity and your system produces 500 kWh in a month, you will see approximately 500 x 12 cents or \$60 in energy value for that month (from both avoided usage and bill credits). If your system generates 6,000 kWh of energy in the first year, you might see up to \$720 in energy value for that year and your total costs and fees can be no more than \$360 per year. This means a savings of at least \$360 in that year. If your monthly credits are greater than your total electricity supply bill, those credits may roll over to the next month. Check with your utility or electricity supplier for specific rules in your area.

These savings assumptions above are intended to provide a high-level example based on average retail electricity rates. Individual savings will vary.

Answers to the questions below will affect how you see savings.

- **What is the average rate per kWh you currently pay for electricity?** The higher the electricity rate you currently pay, the more money you can potentially save. Check with your electricity supplier or check your electric bill for current rates. (Note: some electricity suppliers offer rates that vary month to month.)
- **Is your roof good for solar?** The direction your roof faces, its angle, and how much shade it gets will affect how much electricity a roof-mounted solar array will generate. The roof's condition should also be considered.
- **Is your site right for solar?** For ground-mounted systems, the area or land where the system is to be installed should have no obstructions, flooding, or contamination and generally be able to support the racking and solar panels.
- **How much electricity will the system generate?** If your system produces more electricity than you use over the course of a year, you may not necessarily receive credit for all the electricity it generates. Sharing your electricity usage history with your Approved Vendor can help them optimize your system.
- **How much money will you receive for Renewable Energy Credits (RECs)?** RECs are created when solar panels generate electricity, but they do not represent the electricity itself. Instead, they represent the environmental value of the electricity generated from solar panels. RECs are important because they can be bought and sold. Your Approved Vendor will be paid for your system's RECs, which will help enable it to pass on savings to you.
- **Can you use the Federal Investment Tax Credit?** If you buy your system, you may qualify for a substantial Federal Investment Tax Credit. You can only take advantage of this tax credit if you owe federal income taxes for a given year. Your Approved Vendor will be paid for your system's RECs, which will help enable it to pass on savings to you. Consult an accountant or tax adviser for more information.
- **How long do you expect to stay in your home?** If you lease or sign a power purchase agreement, you may be required to buy out the contract if you move. Read your contract to find out what happens if you move.

Important Consumer Protections

ILSFA ensures that Approved Vendors provide certain protections to all participants.

No upfront costs

No participants should see any upfront costs or fees to participate in ILSFA.

Savings

Savings will vary from project to project depending on system size. ILSFA ensures savings by requiring Approved Vendors to set your costs to be no more than half of the value you receive from the energy produced by the system.¹

Standard disclosures and brochures

Approved Vendors are required to present standard disclosures and brochures to all participants at least seven days before you sign a contract. These disclosures provide very important and clear details on exactly how much you will pay and how much you will save.

Seven days to cancel your contract

Participants have seven days after signing a contract to cancel.

Financial protections

These include rules on loans to pay for panels that ensure no pre-payment penalties, no liens on your property, and strict guidelines on the affordability of loans.

Complaint Procedures

If you have complaints related to the system or the program, first try to resolve the problem with your Approved Vendor. If you can't agree about how to solve the problem, please contact the Program Administrator by emailing info@IllinoisSFA.com or by calling 1-888-970-ISFA (English or Spanish).

If you have been subject to fraudulent or deceptive sales practices, the Illinois Attorney General's office may be able to help. For more information: www.IllinoisAttorneyGeneral.gov/Customers

For more information or to find an Approved Vendor:

Online: www.IllinoisSFA.com

Phone: 1-888-970-ISFA (4732)

Email: info@IllinoisSFA.com

1. Installing a solar project can be a significant financial commitment. Please exercise the same caution you would when making other major consumer decisions. If possible, compare offers from different solar providers. Also, make sure that you have read the entire contract and that you understand it before you sign it.